WHAT IS CLAIMED IS:

	1	A multi-function to	al comprising:
1		A muni-runction to	JI, CUITIDITATING.
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- a head having a first jaw and a second jaw joined at an axis,
- 3 the first jaw having a working portion and a tang and the second jaw
- 4 having a working portion and a tang;
 - a first handle coupled to the first jaw;
- a second handle coupled to the second jaw, the handles
- 7 having a folded configuration, and an unfolded configuration; and
- a spring in the head biasing the working portions apart from
- one another, wherein the handles are biased in an open position when the
- handles are in the unfolded configuration and the handles are biased in a
- closed position when the handles are in the folded configuration.
- 2. The multi-function tool of claim 1, wherein the first jaw and the
- second jaw form a pair of pliers.
- The multi-function tool of claim 1, further comprising:
- a tool cartridge captured in a channel in the first handle, the
- 3 tool cartridge having a cartridge axle and a plurality of ancillary tools
- 4 pivotally coupled to the cartridge axle.
- 1 4. The multi-function tool of claim 1, further comprising a
- 2 plurality of ancillary tools pivotally coupled to the first handle.
- 5. The multi-function tool of claim 1, further comprising:
- a cam surface on each of the tangs; and
- a spring arm coupled to each handle, each spring arm
- 4 configured to engage one of the cam surfaces, wherein the handles snap
- 5 into the folded configuration due to the interaction between the spring
- 6 arm and the cam surface, and wherein the handles snap into the unfolded

configuration due to the interaction between the spring arm and the cam surface.

- 6. A multi-function tool, comprising:
- a head having a first jaw and a second jaw rotatably coupled to one another, the first jaw having a working portion and a tang and the second jaw having a working portion and a tang;
- a first handle coupled to the first jaw;
- a second handle coupled to the second jaw; and
- a replaceable cutting insert coupled to the head, the cutting insert comprising two pieces, one coupled to each of the jaws, wherein the pieces each have a notch for stripping wires.
 - 7. The multi-function tool of claim 6, wherein the first jaw and the second jaw form a pair of pliers.
- 1 8. The multi-function tool of claim 6, further comprising:
 2 a tool cartridge captured in a channel in the first handle, the
 3 tool cartridge having a cartridge axle and a plurality of ancillary tools
 4 pivotally coupled to the cartridge axle.
- 1 9. The multi-function tool of claim 6, further comprising a plurality of ancillary tools pivotally coupled to the first handle.
- 1 10. The multi-function tool of claim 9, wherein one of the ancillary tools is a pair of scissors.
 - 11. The multi-function tool of claim 6, further comprising:
- a cam surface on each of the tangs; and
- a spring arm coupled to each handle, each spring arm
- configured to engage one of the cam surfaces, wherein the handles snap
- 5 into the folded configuration due to the interaction between the spring

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- 6 arm and the cam surface, and wherein the handles snap into the unfolded
- 7 configuration due to the interaction between the spring arm and the cam
- 8 surface.
- 1 12. The multi-function tool of claim 6, wherein the two pieces of the cutting insert are coupled to the jaws with one or more screws.
- 1 13. A multi-function tool, comprising:
- a head having a first jaw and a second jaw;
- a first handle coupled to the first jaw, the first handle having
- 4 a first channel;

- a second handle coupled to the second jaw, the second
- 6 handle having a second channel, wherein the first and second handles
- 7 each have a first side and a second side;
 - the first side of each handle having a tongue; and
- 9 the second side of each handle having a groove configured
- to receive the tongue.
- 14. The multi-function tool of claim 13, wherein the first jaw and
- the second jaw form a pair of scissors.
- 1 15. The multi-function tool of claim 13, further comprising:
- a tool cartridge captured in the first channel, the tool
- 3 cartridge having a cartridge axle and a plurality of ancillary tools pivotally
- 4 coupled to the cartridge axle.
- 16. The multi-function tool of claim 15, wherein the first channel
- includes a recess in a wall of the first channel, the recess corresponding
- 3 in size to the tool cartridge.
- 1 17. The multi-function tool of claim 13, further comprising a
- plurality of ancillary tools pivotally coupled to the first handle.

18. A method of manufacturing or repairing the handle of a 1 multi-function tool, the handle having a first side and a second side, 2 comprising the steps of: 3 providing an interchangeable component; 4 inserting the interchangeable component between the two 5 sides of the handle; and 6 fastening the handle sides together using a plurality of 7 fasteners, whereby the interchangeable component is captured between 8 the first and second sides.

- 19. The method of manufacturing or repairing the handle of a multi-function tool of claim 18, wherein the interchangeable component is a tool cartridge having a plurality of ancillary tools.
- 1 20. The method of manufacturing or repairing the handle of a 2 multi-function tool of claim 18, wherein the first side has a flange with a 3 tongue, and the second side has a flange with a groove, and further 4 comprising the step of inserting the tongue into the groove.

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